

**United States Bankruptcy Court
District of Oregon-Ch.7**

In re **Denise Mardene Subramaniam**

Debtor(s)

Case No. _____

Chapter **7**

**APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE
FOR INDIVIDUALS WHO CANNOT PAY THE FILING FEE IN FULL OR INSTALLMENTS**

Part A. Family Size and Income

1. Including yourself, your spouse, and dependents you have listed or will list on Schedule I (Current Income of Individual Debtor(s)), how many people are in your family? (Do not include your spouse if you are separated AND are not filing a joint petition). **1**

2. Restate the following information that you provided, or will provide, on Line 16 of Schedule I. Attach a completed copy of Schedule I, if it is available.

Total Combined Monthly Income (Line 16 Schedule I): \$ **1,600.00**

3. State the monthly net income, if any, of dependents included in Question 1 above. Do not include any income already reported in Item 2. If none, enter \$0.

\$ **0.00**

4. Add the "Total Combined Monthly Income" reported in Question 2 to your dependents' monthly net income from Question 3.

\$ **1,600.00**

5. Do you expect the amount in Question 4 to increase or decrease by more than 10% during the next 6 months? Yes ☐ No ☒
If yes, explain.

NONE

Part B. Monthly Expenses

6. EITHER (a) attach a completed copy of Schedule J (Schedule of Monthly Expenses), and state your total monthly expenses reported on Line 18 of that Schedule, OR (b) if you have not yet completed Schedule J, provide an estimate of your total monthly expenses.

\$ **2,464.00**

7. Do you expect the amount in Question 6 to increase or decrease by more than 10% during the next 6 months? Yes ☐ No ☒
If yes, explain.

None

Part C. Real and Personal Property

EITHER (1) attach completed copies of Schedules A (Real Property) and Schedule B (Personal Property), OR (2) if you have not yet completed those schedules, answer the following questions.

8. State the amount of cash you have on hand: \$ **5.00**

9. State below any money you have in savings, checking, or other accounts in a bank or other financial institution.

Bank or Other Financial Institution\

Amount:

Type of Account such as savings, checking, CD:

checking with Bank of America

checking with Bank of America for business

savings with OnPoint CU

\$ **25.00**

10. State below the assets owned by you. **Do not list ordinary household furnishings and clothing.**

Home\Other real estate

Address:

**13865 SW Walker Rd
Beaverton, OR 97005**

Value: \$ **300,000.00**

Amount owed on mortgages and liens: \$ **170,000.00**

Motor Vehicle	Model/Year: 2006 Hyundai Accent	Value: \$ 4,750.00 Amount owed: \$ 0.00
Other	Description books	Value: \$ 500.00 Amount owed: \$ 0.00
Other	Description Vintage Barbies	Value: \$ 100.00 Amount owed: \$ 0.00
Other	Description jewelry	Value: \$ 500.00 Amount owed: \$ 0.00
Other	Description 100% owner of SAI Database Experts LLC - no value	Value: \$ 0.00 Amount owed: \$ 0.00
Other	Description Judgment against former tenant (uncollectable)	Value: \$ 0.00 Amount owed: \$ 0.00
Other	Description Potential Claim against mortgage company	Value: \$ 0.00 Amount owed: \$ 0.00
Other	Description potential claim for social security	Value: \$ 0.00 Amount owed: \$ 0.00
Other	Description Office equipment	Value: \$ 500.00 Amount owed: \$ 0.00
Other	Description dog (no value)	Value: \$ 0.00 Amount owed: \$ 0.00

11. State below any person, business, organization, or governmental unit that owes you money and the amount that is owed.

Name of Person, Business, or Organization that Owes you money	Amount Owed
_____	\$ _____
_____	\$ _____

Part D. Additional Information.

12. Have you paid an **attorney** any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes ☐ No ☒
If yes, how much have you paid? \$ 0.00
13. Have you promised to pay or do you anticipate paying an **attorney** in connection with your bankruptcy case? Yes ☐ No ☒
If yes, how much have you promised to pay or do you anticipate paying? \$ 0.00
14. Have you paid **anyone other than an attorney** (such as a bankruptcy petition preparer, paralegal, typing service, or another person) any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes ☐ No ☒
If yes, how much have you paid? \$ 0.00
15. Have you promised to pay or do you anticipate paying **anyone other than an attorney** (such as a bankruptcy petition preparer, paralegal, typing service, or another person) any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes ☐ No ☒
If yes, how much have you promised to pay or do you anticipate paying? \$ 0.00

B3B (Official Form 3B) (12/07)-- Cont.

16. Has anyone paid an attorney or other person or service in connection with this case, on your behalf? Yes ☐ No ☒

If yes, explain.

17. Have you previously filed for bankruptcy relief during the past eight years? Yes ☒ No ☐

Case Number (if known)	Year filed	Location of filing	Did you obtain a discharge? (if known)		
<u>07-30779-tmb13</u>	<u>3/09/07</u>	<u>Portland, OR</u>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Don't Know <input type="checkbox"/>
<u>06-33430-rld13</u>	<u>11/01/06</u>	<u>Portland OR</u>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Don't Know <input type="checkbox"/>

18. Please provide any other information that helps to explain why you are unable to pay the filing fee in installments.

19. I (we) declare under penalty of perjury that I (we) cannot currently afford to pay the filing fee in full or in installments and that the foregoing information is true and correct.

Date September 15, 2011 Signature /s/ Denise M. Subramaniam
Denise Mardene Subramaniam
Debtor

**United States Bankruptcy Court
District of Oregon-Ch.7**

In re Denise Mardene Subramaniam

Debtor(s)

Case No. _____
Chapter

7

ORDER ON DEBTOR'S APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE

Upon consideration of the debtor's "Application for Waiver of the Chapter 7 Filing Fee", the court orders that the application be:

☐ GRANTED.

This order is subject to being vacated at a later time if developments in the administration of the bankruptcy case demonstrate that the waiver was unwarranted.

☐ DENIED.

The debtor shall pay the chapter 7 filing fee according to the following terms:

\$ _____ on or before _____

\$ _____ on or before _____

\$ _____ on or before _____

\$ _____ on or before _____

Until the filing fee is paid in full, the debtor shall not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.

IF THE DEBTOR FAILS TO TIMELY PAY THE FILING FEE IN FULL OR TO TIMELY MAKE INSTALLMENT PAYMENTS, THE COURT MAY DISMISS THE DEBTOR'S CHAPTER 7 CASE.

☐ SCHEDULED FOR HEARING.

A hearing to consider the debtor's "Application for Waiver of the Chapter 7 Filing Fee" shall be held on ____ at _____.m. at _____.
(address of courthouse)

IF THE DEBTOR FAILS TO APPEAR AT THE SCHEDULED HEARING, THE COURT MAY DEEM SUCH FAILURE TO BE THE DEBTOR'S CONSENT TO THE ENTRY OF AN ORDER DENYING THE FEE WAIVER APPLICATION BY DEFAULT.

DATE: _____

United States Bankruptcy Judge